# **Change investment strategy**



Use this form: To change your investment strategy for your existing and/or your future savings. It can be used for some or all of your SuperLife accounts. You can also change your strategy over the Internet, if you are registered for internet access. Send the completed form to SuperLife at <a href="mailto:superlife@superlife.co.nz">superlife@superlife.co.nz</a> or post to us at P.O. Box 105262, Auckland City 1143.

SL00031 - 02.03.2018

Your details								
SuperLife number		<u>or</u> IRD nur	mber -					
Name:			Date of birth:					
Email:			Phone:					
Home address:				Post code:				
Nov. investment stratem.								
New investment strategy				():				
I request, as soon as possible, that the in the land the new options to apply to:	nvestment options t	or my accounts are	cnanged to the ne	ew option(s) indicated.				
/ My existing account balance	*AC							
The standard practice is that your new investment								
(Tick as strategy will apply to both								
My future contributions  If you want to change ho	w vour future caving	re/contributions wil	I he invested	Account balances and				
tick this box.	w your ruture saving	js/contributions wii	i de investeu,	your future contributions.				
Choose one of the strategies (1 to 7) fo	r each account. If vo	ou choose option 8.	vou also need to c	choose the Mix of the				
Funds you want over the page.	, <b>,</b> .	,	,					
Tick one option for each account that you wish to change and indicate the new investment strategy for that account. You								
must also sign the form over the page  See the Product Disclosure								
Memb	per Employer	Voluntary KiwiSa		Statements for details on the options and the Funds.				
Targeted options		•						
1 SuperLife <sup>Age Steps</sup>			Designed for the	e investor wanting a strategy				
Standard risk/return options			where the risk a	where the risk automatically reduces as they get closer to retirement.				
2 SuperLife <sup>Income</sup>			Closer to retiren	ient.				
<b>3</b> SuperLife <sup>30</sup>				ne investor wanting				
<b>4</b> SuperLife <sup>60</sup>				"conservative", "balanced" or "growth" style options. The number e.g. 60 represents the percentage in shares and property, the Income fund is the most conservative.				
5 SuperLife <sup>80</sup>			percentage in					
<b>6</b> SuperLife <sup>100</sup>			Turiu is the mo	st conservative.				
Socially Responsible Investment option	<u> </u>		Falira in a Whala					
<b>7</b> Ethica			prohibits assets	nced" investment option that that do not meet ethical				
Create your own strategy/portfolio			investment star					
8 My Mix			percentage you	<b>Mix</b> ", you must also enter the want to put in each of the				
			individual Fund: page.	s in " <b>My Mix strategy</b> " over the				



### My Mix strategy

If you ticked investment option 8 "My Mix" you must complete this section, otherwise leave it blank and just sign the form at the bottom.

		Member %	Employer %	Voluntary %	KiwiSaver %
Managed Funds	SuperLife <sup>Income</sup>	70	70	<b>70</b>	70
	SuperLife <sup>30</sup>				
	Ethica				
	SuperLife <sup>60</sup>				
	SuperLife <sup>80</sup>				
	SuperLife <sup>100</sup>				
Sector Funds	NZ Cash Fund				
	NZ Bonds Fund				
	Overseas Bonds Fund				
	Overseas Non-govt Bonds Fund				
	Property Fund				
N' Ar O'	NZ Shares Fund				
	Australian Shares Fund				
	Overseas Shares				
	(Currency Hedged) Fund				
	Overseas Shares Fund				
	Emerging Markets Fund				
	UK Cash Fund				
ETF Funds	NZ Cash ETF Fund				
	NZ Bond ETF Fund				
	Global Bond ETF Fund				
	NZ Dividend ETF Fund				
	NZ Top 50 ETF Fund				
	NZ Top 10 ETF Fund				
	NZ Mid Cap ETF Fund				
	NZ Property ETF Fund				
Aus Aus Aus Aus Aus	Australian Top 20 ETF Fund				
	Australian Dividend ETF Fund				
	Australian Financials ETF Fund				
	Australian Property ETF Fund				
	Australian Resources ETF Fund				
	Australian Mid Cap ETF Fund				
	Total World ETF Fund				
	US S&P 500 ETF Fund				
E A L L	Europe ETF Fund				
	Asia Pacific ETF Fund				
	US Large Growth ETF Fund				
	US Large Value ETF Fund				
	US Mid Cap ETF Fund				
	US Small ETF Fund				
	Emerging Markets ETF Fund				
Total				7	1
ıvtal	(Must be 100%).		<u> </u>	<b>」</b>	J

#### Income

Each fund receives income (for example, interest and dividends) as part of its overall investment return. Our standard practice is to automatically reinvest the income into the fund it came from. However, another option is to invest the income into the NZ Cash Fund – this may be a better option for you, particularly if you are making regular withdrawals from SuperLife.

Tick one income option:

I want each fund's income reinvested into the fund it came from (standard practice).

I want each fund's income invested in the NZ Cash Fund.

#### Rebalancing

Over time, market movements will change the proportions of your investments so that they differ from the proportions you set in your My Mix investment strategy. The following options let you choose whether we rebalance your investments (i.e. move money between your funds) to maintain these proportions.

Tick one rebalancing option:

#### Option 1 - Standard rebalancing

Our standard practice is to regularly rebalance your investments (normally each month) to maintain the proportions you set in your My Mix nvestment strategy.

#### Option 2 - No rebalancing

You can choose not to have your investments rebalanced. If you choose this option, the proportions of your investments will change with market movements.

## Option 3 – Regular withdrawal rebalancing

This option is designed for investors hat want to:

- reduce the risk of withdrawing money from funds that invest in shares and property at a time when the value of those funds has fallen; and/or
- · maintain a minimum level of cash and/or fixed interest.

If you choose this option, we will regularly rebalance your investments (normally each month) to maintain the proportions set in your My Mix investment strategy; however, we will only rebalance by moving money from higher volatility funds (for example, funds that invest in shares and property) to lower volatility funds (for example, funds that invest in fixed interest and cash), and will not move money the other way. This may be a better option for you, particularly if you are making regular withdrawals.

#### Signature

I understand that SuperLife will implement the above strategy changes as soon as is practicable.

Your signature: Date: / / (dd/mm/yyyy)